

The State of Illinois intends that the terms of this plan are legally enforceable and that the plan is maintained for the exclusive benefit of Plan Participants. The State reserves the right to change any of the benefits described in this Handbook. If there is a discrepancy between this Handbook and state or federal law or the plan document, the law or plan document will control.

BENEFITS HANDBOOK

This Handbook is intended to assist Teachers' Retirement Insurance Program (TRIP) Participants understand and become familiar with the benefits available under various TRIP-sponsored programs.

Chapter 1 provides an overview and general information, regardless of the health plan that is selected.

Chapter 2 provides specific information regarding the benefits available in the Teachers' Choice Health Plan (TCHP).

Reference information such as Plan Administrators, Glossary and the Index is contained in Chapter 3.

The annual Benefit Choice Options Booklet and any addendums are updates to this Handbook. It is important for Participants to review these publications each year to be aware of changes in the benefits available.